RHOS-RHOM: SURVEY OF RURAL DEVELOPMENT 502 BORROWERS

--->SEE SEPARATE PAGE(S) FOR VARIABLES/INFORMATION TO BE IMPORTED<---

NAME_P = primary borrower = **NAME1**
NAME_SEC = secondary borrrower = **NAME2**

INTRO   Hello, this is (INTERVIEWER'S NAME) from the Social and Economic Sciences Research Center at Washington State University. (PAUSE) I am calling as part of a survey we are conducting for the U.S. Department of Agriculture about whether its loan program makes affordable housing more available in rural areas.

May I speak with <<**NAME1**>> (or <<**NAME2**>>)? [*INTWR: If more than one borrower on Rural Development record, ask for either as respondent*.]

1. Yes, speaking---> GO TO **LETTR** [*INTWR: If more than one borrower, note whether NAME1 or NAME2 is respondent.*]

2. No, (he/she is or they are) not available ----> SCHEDULE A CALLBACK

3. No, (he/she doesn't or they don't) live here----> PROBE FOR WHETHER RESPONDENT KNOWS THIS PERSON AND, IF SO, WHERE THE PERSON LIVES NOW ---> GO TO **MOVED**

4. No---> PRESS **F10** FOR REFUSAL PREVENTION--->IF STILL NO, ENTER "4" [*this should go to ENDR and be coded as RF*]

5. No Contact (AM, GZ, ED, NA) ---> GO TO **RECAL**

F10--REPRE I understand your time is very valuable, but the U.S. Department of Agriculture really would like to find ways to do a better job of making more affordable housing available in small towns and rural areas like yours. Only people like yourself can offer the information needed to improve how the agency does its job.

You were randomly selected to participate in this study, and no one else can replace you. May I read the first few questions to you, and you can just let me know if you need to go?

1. Yes
2. No, not a good time ---> SCHEDULE CALLBACK
3. No, refusal ---> GO TO **ENDR** ---> CODE AS **RF**

MOVED   [*INTWR: If R is not the borrower, ENTER information below, THEN ---> GO TO* **ENDM** ---> CODE AS **IM**: "ineligible, B moved"

1. R knows Borrower and B's address ---> ENTER FULL ADDRESS
2. R knows Borrower, but not B's address
D. Doesn't know Borrower
R. Refusal

LETTR   A letter describing the study was mailed to you recently. Do you remember receiving it?

1. Yes ---> GO TO **VOLCO**

2. No ---> [INTWR SAY: "It was just a brief letter to let you know we would be calling." (Offer to read the letter, if R is still hesitant.)]

D. Don't know ---> GO TO **VOLCO**
R. Refusal ---> GO TO **VOLCO**

VOLCO   This interview is completely voluntary and confidential, and it has been approved by the University. No one at the USDA or Rural Development will have access to the names or addresses connected to the information we gather in this survey, so your answers will not affect your loan in any way.

The interview should take about 20 minutes, and my supervisor may monitor parts of it. If I come to any question you prefer not to answer, just let me know and I'll skip over it, okay?

1. Yes ---> GO TO **Q1**

2. No, not a good time ---> SCHEDULE CALLBACK

3. No, Refusal ---> PRESS F10 FOR REFUSAL PREVENTION ---> IF STILL NO, ENTER "3" [*this should go to ENDR and be coded as RF*]

RECAL   Terminate call backs and no contact calls here.
Call backs ....CB
Answering machine ....AM
Busy signal..BZ
No answer.. NA
Electronic devices ....ED
ZZ/Practice ....ZZ

<u>VERIFICATION OF ELIGIBILITY</u>

Q1. Is the house you live in now financed with a loan from Rural Development? You might know Rural Development by its old name, the Farmers Home Administration.

1. Yes
2. No ---> GO TO **Q5**
D. Don't know ---> GO TO **Q3**
R. Refusal ---> PRESS F10 FOR REFUSAL PREVENTION ---> IF STILL REFUSED, GO TO **ENDR** ---> CODE AS **RF**

Q2. Was this loan used to PURCHASE your home in either 1995, 1996, 1997, or 1998? [*INTWR: Only loans used to purchase a home--not those used to improve it--are eligible. Doesn't matter which year purchase was made, as long as it was 1995-1998.*]

1. Yes
2. No ---> GO TO **ENDY** ---> CODE AS **IY**: "ineligible, year of loan outside 95-98"

PROPADR1 = property address of primary borrower = **PSTR1**
PROPADR2 = property address of primary borrower = **PSTR2**
PROPCITY = property address city of primary borrower = **PCITY**
PROP_ST = property address state of primary borrower = **PSTTE**
PROP_ZIP = property address zip of primary borrower = **PZIPC**

Q3. Is your current address (<<PSTR1>>, <<PSTR2>>, <<PCITY>>, <<PSTTE>>, <<PZIPC>>)?

1. Yes ---> GO TO **Q4** or **Q4A**
   [*INTWR: If current address is a post office box ---> GO TO Q3B*]
2. No, moved from that address ---> GO TO **Q3A**
3. No, never lived at that address ---> GO TO **Q3B**

Q3A. When did you move from that address?

ENTER MONTH AND YEAR (e.g., 07/98) ---> GO TO **Q4** or **Q4A**

Q3B. What is your full property address, beginning with the house number and street?

ENTER STREET ADDRESS, CITY, STATE, ZIPCODE ---> GO TO **Q4** or **Q4A**

[*If **NAME1** only, use **Q4**. If **NAME2** also, use **Q4A**.*]

Q4.   You are listed on the mortgage for this house. Are any other people who live in this house also listed on the mortgage with you?

1. Yes ---> GO TO **Q4E**
2. No, nobody else *(who lives in this house)* listed on the mortgage ---> GO TO **Q5**

Q4A.   <<NAME1>> and <<NAME2>> are listed on the mortgage for this house. Are you <<NAME1>> or <<NAME2>>?

1. R = NAME1
2. R = NAME2

Q4B.   Does <<NAME2, *if Q4A=1*; NAME1, *if Q4A=2*>> live in this house?

1. Yes
2. No ---> GO TO **Q4D**

Q4C.   What is <<NAME2, *if Q4A=1*; NAME1, *if Q4A=2*>>'s relationship to you?

ENTER CODE   [*see next page for list*]
        [*INTWR: Be sure to code R's response as though it were from his/her point of view, e.g., "NAMEX is my mother" not "I/R am NAMEX's daughter."*]

Q4D.   Are any other people who live in this house also listed on the mortgage with you?

1. Yes
2. No, nobody else *(who lives in this house)* listed on the mortgage ---> GO TO **Q5**

Q4E.   What is that person's name?   [= **NAMEX**]

ENTER FIRST AND LAST NAME

Q4F.   What is <<NAMEX>>'s relationship to you?

ENTER CODE   [*see next page for list*]
        [*INTWR: Be sure to code R's response as though it were from his/her point of view, e.g., "NAMEX is my mother" not "I/R am NAMEX's daughter."*]

RELATIONSHIP (<u>TO R</u>) CODES

Wife 1
Husband 2
Own daughter 3
Own son 4
Step-daughter 5
Step-son 6
Foster daughter 7
Foster son 8
Mother 9
Father 10
Step-mother 11
Step-father 12
Daughter-in-law 13
Son-in-law 14
Sister 15
Brother 16
Mother-in-law 17
Father-in-law 18
Grand-daughter 19
Grand-son 20
Grand-mother 21
Grand-father 22
Roommate, housemate 23
Unmarried partner/cohabitant 24
Roomer, boarder 25
Other relative, SPECIFY 26
Other non-relative, SPECIFY 27
Don't know .... D
Refused .... R

INTERVIEW WITH PAST CLIENTS

Q5. Have you ever had a Rural Development or Farmers Home mortgage on a previous home?

   1. Yes
   2. No ---> GO TO **ENDE** ---> CODE AS **IE**: "ineligible, never had RD or FHA loan"

Q6. Do you still have that mortgage?

   1. Yes, still have mortgage but don't live in house ---> GO TO **Q8**
   2. No

Q7. Did you sell the house, pay off the mortgage, refinance the loan, or something else?

   1. Sold the house
   2. Paid off the mortgage ---> GO TO **ENDP** ---> CODE AS **IP**: "mortgage paid"
   3. Refinanced the loan, but not through Rural Development ---> GO TO **ENDL** --->
         CODE AS **IL**: "loan refinanced"
   4. Something else ---> SPECIFY

Q8. Thinking now about the house that was financed with a Rural Development or Farmers Home mortgage, was it a . . . [*INTWR: Stop reading when R identifies type of house.*]

   1. Mobile home
   2. Manufactured home that is not a mobile home
   3. Single family, detached house
   4. Attached row or town house or duplex
   5. Something else ----> SPECIFY

Q9. Next, I'd like to ask a few questions about the home you live in now. Do you own or rent this home?

   1. Own
   2. Rent
   3. Another arrangement (volunteered response) ---> SPECIFY

Q10. Is your current home a . . . [*INTWR: Stop reading when R identifies type of house.*]

    1. Mobile home
    2. Manufactured home that is not a mobile home
    3. Single family, detached house
    4. Attached row or town house or duplex
    5. Apartment
    6. Something else ----> SPECIFY

Q11. Is this home better, worse, or about the same as the home with the Rural Development or Farmers Home mortgage?

    1. Better
    2. Worse
    3. About the same

Q12. Is this neighborhood better, worse, or about the same as your last neighborhood?

    1. Better
    2. Worse
    3. About the same

Q13. Thinking next about your housing costs, would you say they are now higher, lower, or about the same as your costs for the house with the Rural Development or Farmers Home mortgage?

        [DEFINITION: **housing costs** include mortgage payment, property taxes, insurance, utilities, routine maintenance]

    1. Higher
    2. Lower
    3. About the same [DEFINITION: within 10 percent of previous costs]

Q14. Would you say your household income now is higher, lower, or about the same as when you owned the house with a Rural Development or Farmers Home mortgage?

    1. Higher
    2. Lower
    3. About the same [DEFINITION: within 10 percent of previous income]

Q15. Would you recommend Rural Development or Farmers Home to a family member or friend who is interested in home ownership?

    1. Yes ---> GO TO **END** ---> CODE AS **CP**: "complete interview with previous client"
    2. No ---> SPECIFY WHY NOT, THEN ---> GO TO **END** ---> CODE AS **CP**

CHARACTERISTICS OF PAST HOUSING

Q16. Now, I'd like to ask you a few questions about your last permanent residence before moving to your current home. First, did you own or rent the place you lived before?

> [*INTWR: If last residence was intentionally temporary because R was expecting to move into the current home, ask about the previous permanent residence.*]

1. Own ---> GO TO **Q18**
2. Rent
3. Another arrangement (volunteered response): SPECIFY

Q17. Have you ever owned a home before?

1. Yes
2. No

Q18. Thinking now about your last residence, was it a . . .
[*INTWR: Stop reading response choices when R identifies type of house.*]

1. Mobile home
2. Manufactured home that is not a mobile home
3. Single family, detached house
4. Attached row or town house or duplex
5. Apartment
6. Something else ----> SPECIFY

Q19. Is your current home better, worse, or about the same as your last home?

1. Better
2. Worse
3. About the same

Q20. Thinking next about your housing costs, would you say they are now higher, lower, or about the same as the costs for your last home?

> [DEFINITION: **housing costs** include mortgage payment, property taxes, insurance, utilities, routine maintenance]

1. Higher
2. Lower
3. About the same [DEFINITION: within 10 percent of previous costs]

Q21. Would you say your household income now is higher, lower, or about the same as your income when you lived in your previous home?

1. Higher
2. Lower
3. About the same [DEFINITION: within 10 percent of previous income]

Q22. While living in your last home, did you receive any type of government rental assistance? For example, did you live in public housing, receive rental vouchers, or pay lower rent based on your income?

1. Yes
2. No ---> GO TO **Q24**
D. Don't know ---> GO TO **Q24**
R. Refusal ---> GO TO **Q24**

Q23. Was any or all of this rental assistance financed or subsidized by Rural Development or the Farmers Home Administration?

1. Yes
2. No
D. Don't know
R. Refusal

CURRENT HOUSING CHARACTERISTICS

Q24. Rural Development tries to help people improve their housing situation at a reasonable cost. To better understand whether that goal is being met, I'd like to ask a few questions about the house you live in now. First, what year did you buy this house?

ENTER YEAR HOUSE PURCHASED: (e.g., 1995, 1996, 1997, or 1998)

Q25. Was this house new when you moved in?

1. Yes
2. No ----> ENTER YEAR HOUSE WAS BUILT:

Q26. Is your current house a . . . [*INTWR: Stop reading when R identifies one.*]

1. Mobile home
2. Manufactured home that is not a mobile home
3. Single family, detached house
4. Attached row or town house or duplex
5. Something else ---> SPECIFY

Q27. How many bedrooms are in this house?

ENTER # OF BEDROOMS:

Q28. How many FULL bathrooms does it have? By FULL bathroom, I mean hot and cold water, a sink, a toilet AND a bathtub or shower.

ENTER # OF FULL BATHROOMS:

Q29. How many half bathrooms? [*INTWR: If asked, SAY "A half bathroom includes hot and cold water and EITHER a toilet OR a bathtub or shower."*]

ENTER # OF HALF BATHROOMS:

Q30. Besides the bedrooms and bathrooms, how many OTHER rooms are in this house? If you have a living room-dining room combination, please count it as one room.
> [*INTWR: If asked, "other rooms" do not include unfinished living spaces, halls, foyers, pantries, garages, and porches.*]

ENTER # OF OTHER ROOMS:

Q31. What fuel is used to provide MOST of the heat for this house?
[*INTWR: Stop reading responses choices when R identifies type of fuel.*]

1. Electricity
2. Gas: utility connection
3. Gas: LP, propane, etc.
4. Fuel oil or other liquid fuel
5. Coal or coke
6. Wood
7. Solar energy
8. Other ---> SPECIFY

Q32. About how much did you pay for this house when you bought it?

ENTER $ PAID: [*no decimal places*]

Q33. About how much do you think this house would sell for in today's market?

ENTER $ VALUE: [*no decimal places*]

Q34. How much are your regular monthly payments on the mortgage for this property?

ENTER $ PAID PER MONTH: [*no decimal places*]

Q35. Does this regular monthly payment include payments for real estate taxes on this property?

1. Yes ---> GO TO **Q37**
2. No
D. Don't know ---> GO TO **Q37**
R. Refusal ---> GO TO **Q37**

Q36. How much, if any, do you pay each year in real estate taxes? Please include real estate taxes paid to any city, township, parish, county, or state.

ENTER $ PAID PER YEAR: [*no decimal places*]

Q37. Does your regular monthly mortgage payment include payments for fire, hazard, or flood insurance on this property?

1. Yes ---> GO TO **Q39**
2. No
D. Don't know ---> GO TO **Q39**
R. Refusal ---> GO TO **Q39**

Q38. How much do you pay each year for this insurance?

ENTER $ PAID PER YEAR: [*no decimal places*]

SATISFACTION WITH CURRENT RESIDENCE

Q39. Next, I'm going to ask you to rate different things about your house in terms of whether you think they are VERY GOOD, GOOD, AVERAGE, POOR, or VERY POOR.

First, how would you rate the outside appearance of your home and lot? Would you say it is VERY GOOD, GOOD, AVERAGE, POOR, or VERY POOR?

1. Very good
2. Good
3. Average
4. Poor
5. Very poor

Q40. How would you rate the quality of construction? Would you say it is very good, good, average, poor, or very poor?

1. Very good
2. Good
3. Average
4. Poor
5. Very poor

Q41. How would you rate the size of your home compared to your family's needs? [Would you say it is very good, good, average, poor, or very poor?]

1. Very good
2. Good
3. Average
4. Poor
5. Very poor

Q42. Thinking generally now--and this time on a scale of 1 to 10, with 1 being the worst and 10 the best--how would you rate this house as a place to live?

ENTER OVERALL RATING: [*number from 1 to 10*]

SATISFACTION WITH NEIGHBORHOOD

Q43. Now, I'm going to ask you to rate different things about your neighborhood or local community.

First, how would you rate the quality of schools in your neighborhood or community? Would you say they are VERY GOOD, GOOD, AVERAGE, POOR, or VERY POOR?

1. Very good
2. Good
3. Average
4. Poor
5. Very poor

Q44. How would you rate the quality of public services such as road maintenance and police and fire protection? Would you say they are very good, good, average, poor, or very poor?

1. Very good
2. Good
3. Average
4. Poor
5. Very poor

Q45. How would you rate the overall convenience to services such as shopping, schools, and medical care? [Would you say it is very good, good, average, poor, or very poor?]

1. Very good
2. Good
3. Average
4. Poor
5. Very poor

Q46. How would you rate safety and security [in your neighborhood or community]?

1. Very good
2. Good
3. Average
4. Poor
5. Very poor

Q47. How would you rate the appearance of your neighborhood or community? [Would you say it is very good, good, average, poor, or very poor?]

    1. Very good
    2. Good
    3. Average
    4. Poor
    5. Very poor

Q48. Thinking generally now--and this time again on a scale of 1 to 10, with 1 being the worst and 10 the best--how would you rate your neighborhood or community as a place to live?

ENTER OVERALL RATING: [*number from 1 to 10*]

Q49. Is this neighborhood better, worse, or about the same as your last neighborhood?

    1. Better
    2. Worse
    3. About the same
    4. Lives in same neighborhood as before (volunteered response)

Q50. Is there any public transportation in your area?
[*INTWR: If asked, SAY "By public transportation, I mean a regular bus or van service."*]

    1. Yes
    2. No ---> GO TO **Q52**
    D. Don't know ---> GO TO **Q52**

Q51. Does it meet your family members' needs for getting where they want to go?

    1. Yes
    2. No
    3. Sometimes, once in a while (volunteered response)

Q52. Do you have a car, van, or truck that you or members of your household can use?

    1. Yes
    2. No
    3. Don't need one (volunteered response)

SATISFACTION WITH RURAL DEVELOPMENT FINANCING EXPERIENCE

Q53. One of the purposes of this survey is to learn about your experiences dealing with Rural Development, which you may know as Farmers Home Administration.

How did you FIRST learn about the Rural Development housing loan program?
        [*INTWR: Stop reading response choices when R selects an answer.*]

1. Bank or other lender
2. Friends, neighbors, relatives
3. Rural Development (FmHA) Office
4. Builder or developer
5. Cooperative Extension (County Agent)
6. Everybody knows
7. Other ---> SPECIFY

Q54. How would you rate the process of buying this home and arranging the financing? Would you say your experience was VERY GOOD, GOOD, AVERAGE, POOR, or VERY POOR?

1. Very good
2. Good
3. Average
4. Poor
5. Very poor

Q55. How would you rate your current dealings with Rural Development? [Would you say they are very good, good, average, poor, or very poor?]

1. Very good
2. Good
3. Average
4. Poor
5. Very poor

Q56. If you had NOT used the Rural Development program, how much LONGER do you think it would have taken you to buy a similar home?

   1. No longer, could've bought comparable home immediately
   2. Less than 1 year longer
   3. 1 to 2 years longer
   4. More than 2 years longer
   5. Forever, never could've bought similar home without RD program

Q57. Would you recommend Rural Development to a friend or family member interested in home ownership?

   1. Yes
   2. No ---> ENTER WHY NOT:

CHARACTERISTICS OF HOUSEHOLD MEMBERS

[Q59-Q66 are asked of Rs who are the one-person household.]
[Q67-Q85 are asked of Rs in two- or more-person household.]

Q58. Now I have a few questions about the people who live in this house. This information will help Rural Development better understand how well their loan program serves the needs of different kinds of families.

First, how many people, including yourself, live in this house?

1. R only
2. ENTER # OF PEOPLE [*must be 2 or more*] ---> GO TO **Q67**

Q59. How old are you?

ENTER AGE IN YEARS:

Q60. For survey purposes, I need to ask: Are you male or female?

1. Male
2. Female

Q61. Do you have a disability that seriously limits your major activities, such as getting around, working, or taking care of yourself?

1. Yes
2. No

Q62. What is the highest level of education that you have completed?

1. 8th grade or less
2. Some high school
3. High school graduate (or G.E.D.)
4. Some college (or vocational training past high school)
5. College graduate or higher

Q63. Thinking now about your MAJOR activity last week, were you employed, looking for work, retired, keeping house, going to school, or something else?

> [DEFINITION: **major activity** refers to the activity at which R spent most of his/her time during the last week.]

1. Employed
2. Looking for work [DEFINITION: includes unemployed and laid off]
3. Retired
4. Keeping house
5. Going to school
6. Something else: SPECIFY

Q64. Were you employed for any period of time during 1997?

1. Yes
2. No ---> GO TO **Q86**

Q65. How many HOURS per week did you usually work in 1997? Please include hours at all full- and part-time jobs.

ENTER # OF HOURS PER WEEK:

Q66. Again thinking about all of 1997, about how many WEEKS did you work even for a few hours? Please include paid vacation and sick leave as working.
> [*PROBE: What is your best estimate?*]

ENTER # OF WEEKS WORKED IN 1997:   ---> GO TO **Q86**

Q67. Please tell me the first names or nicknames of the people who currently live in this house, how old they are, whether they're male or female, and how they are related to you.

I am only asking for names so that I can reference them throughout the survey. The names will be removed from the data set at the completion of the study and will not be used for any other purpose. [*INTWR: Use initials or made-up names if R wishes.*]

Starting with you, your first name is <<NAME1 or NAME2--*from Q4A*>>, and what is your age?

For survey purposes, I need to ask: Are you male or female?

[*If **Q4**=2, use **Q68**. If **Q4B**=1 or **Q4D**=1, use **Q68A**. If **Q4B** and **Q4D**=1, use **Q68B**.*]

Q68. What is the first name of another person living in this house? Age? Gender? Relationship?

Q68A Earlier you indicated that <<NAME2, *if Q4A=1*; NAME1, *if Q4A=2* <u>and</u> *Q4B=1*>> <<NAMEX, *if Q4D=1*>> lives in this house. Age? Gender? Just to confirm, (s/he) is your <<Q4C relationship code>> <<Q4F relationship code>>?

Q68B. Earlier you indicated that <<NAME2, *if Q4A=1*; NAME1, *if Q4A=2* <u>and</u> *Q4B=1*>> and <<NAMEX, *if Q4D=1*>> live in this house.

What is <<NAME2, *if Q4A=1*; NAME1, *if Q4A=2* <u>and</u> *Q4B=1*>>'s age? Gender? Just to confirm, (s/he) is your <<Q4C relationship code>>?

What is <<NAMEX, *if Q4D=1*>>'s age? Gender? Again, just to confirm, (s/he) is your <<Q4F relationship code>>?

Name	Age	Gender	Relationship to R [*see codes*]
1.<<NAME1 or Q4A>>			R
2. <<Q4B or NAMEX>>			<<Q4C or Q4F>>
3. <<NAMEX>>			<<Q4F>>
4.			
etc. to 16 people			

Q69. Does anyone in this household have a disability that seriously limits their major activities such as getting around, working, or taking care of themselves?

    1. Yes
    2. No

Q70. Is any adult member of this household now working only part-time or not working at all because affordable child care isn't available?

    1. Yes
    2. No

EDUCATION AND EMPLOYMENT CHARACTERISTICS OF BORROWERS

[*If a spouse is <u>not</u> listed for the household <u>and</u> Q4=2 and Q4B=2 and Q4D=2, use **Q71A**.*]

Q71. The next few questions are about you, your spouse, and other people living here whose names are on the mortgage. That would be you and <<*name with relationship code=1 or 2>>* (and <<*name from Q68A, if not the same as spouse>> <<name from Q68B, if not the same as spouse>>*).

Let's start with you. What is the highest level of education that you have completed?

1. 8th grade or less
2. Some high school
3. High school graduate (or G.E.D.)
4. Some college (or vocational training past high school)
5. College graduate or higher

Q71A The next few questions are about you, as the only person in this household who is listed on the mortgage. What is the highest level of education that you have completed?

1. 8th grade or less
2. Some high school
3. High school graduate (or G.E.D.)
4. Some college (or vocational training past high school)
5. College graduate or higher

Q72. Thinking now about your MAJOR activity last week, were you employed, looking for work, retired, keeping house, going to school, or something else?

[DEFINITION: **major activity** refers to the activity at which R spent most of his/her time during the last week.]

1. Employed
2. Looking for work [DEFINITION: includes unemployed and laid off]
3. Retired
4. Keeping house
5. Going to school
6. Something else: SPECIFY

Q73. Were you employed for any period of time during 1997?

    1. Yes
    2. No ---> GO TO **Q76**, *if Q71 used*; GO TO **Q126**, *if Q71A used*

Q74. How many HOURS per week did you usually work in 1997? Please include hours at all full- and part-time jobs.

    ENTER # OF HOURS PER WEEK:

Q75. Again thinking about all of 1997, about how many WEEKS did you work even for a few hours? Please include paid vacation and sick leave as working.
       [*PROBE: What is your best estimate?*]

    ENTER # OF WEEKS WORKED IN 1997:

Q76. Now, let's turn to (your <<wife/husband, *relationship code*>> or <<*name from Q68A, if no spouse listed*>>). What is the highest level of education that <<*gender*>> has completed?

    1. 8th grade or less
    2. Some high school
    3. High school graduate (or G.E.D.)
    4. Some college (or vocational training past high school)
    5. College graduate or higher

Q77. Thinking now about <<*name from Q76*>>'s MAJOR activity last week, was <<*gender*>> employed, looking for work, retired, keeping house, going to school, or something else?

       [DEFINITION: **major activity** refers to the activity at which Q76-name spent most of his/her time during the last week.]

    1. Employed
    2. Looking for work [DEFINITION: includes unemployed and laid off]
    3. Retired
    4. Keeping house
    5. Going to school
    6. Something else: SPECIFY

Q78. Was <<*name from Q76*>> employed for any period of time during 1997?

    1. Yes
    2. No ---> GO TO **Q81**, *if more than one Borrower other than R in household;*
                    GO TO **Q126**, *if only one Borrower other than R in household*

Q79. How many HOURS per week did <<*name from Q76*>> usually work in 1997? Please include hours at all full- and part-time jobs.

    ENTER # OF HOURS PER WEEK:

Q80. Again thinking about all of 1997, about how many WEEKS did <<*name from Q76*>> work even for a few hours? Please include paid vacation and sick leave as working.
        [*PROBE: What is your best estimate?*]

    ENTER # OF WEEKS WORKED IN 1997:

Q81. Now, let's turn to <<*name from Q68A, if not the same as spouse*>> <<*name from Q68B, if either spouse or Q68A already covered*>>. What is the highest level of education that <<*gender*>> has completed?

    1. 8th grade or less
    2. Some high school
    3. High school graduate (or G.E.D.)
    4. Some college (or vocational training past high school)
    5. College graduate or higher

Q82. Thinking now about <<*name from Q81*>>'s MAJOR activity last week, was <<*gender*>> employed, looking for work, retired, keeping house, going to school, or something else?

        [DEFINITION: **major activity** refers to the activity at which Q81-name spent most of his/her time during the last week.]

    1. Employed
    2. Looking for work [DEFINITION: includes unemployed and laid off]
    3. Retired
    4. Keeping house
    5. Going to school
    6. Something else: SPECIFY

Q83. Was *<<name from Q81>>* employed for any period of time during 1997?

    1. Yes
    2. No ---> GO TO **Q126**

Q84. How many HOURS per week did *<<name from Q81>>* usually work in 1997? Please include hours at all full- and part-time jobs.

    ENTER # OF HOURS PER WEEK:

Q85. Again thinking about all of 1997, about how many WEEKS did *<<name from Q81>>* work even for a few hours? Please include paid vacation and sick leave as working.
       [*PROBE: What is your best estimate?*]

    ENTER # OF WEEKS WORKED IN 1997:   THEN ---> GO TO **Q126**

SOURCES AND AMOUNTS OF HOUSEHOLD INCOME

[*Q86-Q125 are asked of Rs who are the one-person household.*]
[*Q126-Q167 are asked of Rs in two- or more-person household.*]

Q86. One of the main housing problems today is that costs are high compared to what people earn.

So, next, I'd like to ask a few questions about your income in 1997. We understand that borrowers must give information about their income to Rural Development every year, but this isn't available to us. I want to assure you again that your answers will be COMPLETELY CONFIDENTIAL. As I read a list of different types of income, please tell me how much you received from each type in 1997. Not all the types of income will make sense for you, but I need to ask about each one just to make sure.

The first kind of income is WAGES OR SALARY from a job. Did you receive any wages or salary in 1997?
> [DEFINITION: **wage and salary earnings** include tips, bonuses, overtime pay, and commissions]

1. Yes
2. No ---> GO TO **Q88**

Q87. About how much did you receive from this kind of income in 1997, before taxes and other deductions?

ENTER $ WAGES AND SALARY: [*no decimal places*]
> [*INTWR: Convert weekly, monthly or other sum to annual figure*]

Q88. Not counting the earnings I just asked about, did you receive any NET INCOME FROM YOUR OWN BUSINESS OR FARM, after expenses? This could be anything from a daycare business to a small livestock farm.

1. Yes
2. No ---> GO TO **Q90**

Q89. How much did you receive (from this type of income) in 1997?

ENTER $ BUSINESS OR FARM: [*no decimal places*]

Q90. Next is PENSION OR RETIREMENT income, such as Social Security payments. (Did you receive this kind of income in 1997?)

1. Yes
2. No ---> GO TO **Q92**

Q91. How much did you receive (from this type of income) in 1997?

ENTER $ PENSION OR RETIREMENT: [*no decimal places*]

Q92. The next is INTEREST, DIVIDEND, OR NET RENTAL INCOME, such as interest on a savings account. (Did you receive this kind of income in 1997?)

1. Yes
2. No ---> GO TO **Q94**

Q93. About how much did you receive (from this kind of income) in 1997?

ENTER $ INTEREST: [*no decimal places*]

Q94. Did you receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q124**

Q95. What kind of income would that have been? [*INTWR: Code R's answer into one of the categories provided. Do not read list of response choices.*]

ENTER CODE: [*see next page for list*]

Q96. How much income did you receive from this source in 1997?

ENTER $ *<<code from Q95>>*

Q97. Did you receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q124**

OTHER INCOME CODES

Supplemental Security Income or SSI...1
      [DEFINITION: SSI is assistance payments to low-income aged, blind, and disabled persons. Payments come from State or local welfare offices, the Federal government, or both.]

Public assistance or welfare payments, OTHER than AFDC or TANF.......................................2
      [DEFINITION: This category includes General Assistance, Emergency Assistance, or other types of public aid. It does NOT include Food Stamps, SSI payments, or AFDC/TANF.]

Alimony or child support payments..3

State or Federal Workers' Compensation 4

Disability insurance payments..5

Unemployment compensation...6

Strike benefits 7

Veteran's benefits...8
      [DEFINITION: Any income received from the Veteran's Administration.]

Survivors' benefits 9

Other source: SPECIFY 10

Q98. What kind of income would that have been?

ENTER CODE:

Q99. How much income did you receive from this source in 1997?

ENTER $ *<<code from Q98>>*

Q100. Did you receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q124**

Q101. What kind of income would that have been?

ENTER CODE:

Q102. How much income did you receive from this source in 1997?

ENTER $ *<<code from Q101>>*

Q103. Did you receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q124**

Q104. What kind of income would that have been?

ENTER CODE:

Q105. How much income did you receive from this source in 1997?

ENTER $ *<<code from Q104>>*

Q106. Did you receive income from any other sources in 1997?

    1. Yes
    2. No ---> GO TO **Q124**

Q107. What kind of income would that have been?

    ENTER CODE:

Q108. How much income did you receive from this source in 1997?

    ENTER $ *<<code from Q107>>*

Q109. Did you receive income from any other sources in 1997?

    1. Yes
    2. No ---> GO TO **Q124**

Q110. What kind of income would that have been?

    ENTER CODE:

Q111. How much income did you receive from this source in 1997?

    ENTER $ *<<code from Q110>>*

Q112. Did you receive income from any other sources in 1997?

    1. Yes
    2. No ---> GO TO **Q124**

Q113. What kind of income would that have been?

    ENTER CODE:

Q114. How much income did you receive from this source in 1997?
    ENTER $ *<<code from Q113>>*

Q115. Did you receive income from any other sources in 1997?

    1. Yes
    2. No ---> GO TO **Q124**

Q116. What kind of income would that have been?

    ENTER CODE:

Q117. How much income did you receive from this source in 1997?

    ENTER $ *<<code from Q116>>*

Q118. Did you receive income from any other sources in 1997?

    1. Yes
    2. No ---> GO TO **Q124**

Q119. What kind of income would that have been?

    ENTER CODE:

Q120. How much income did you receive from this source in 1997?

    ENTER $ *<<code from Q119>>*

Q121. Did you receive income from any other sources in 1997?

    1. Yes
    2. No ---> GO TO **Q124**

Q122. What kind of income would that have been?

    ENTER CODE:

Q123. How much income did you receive from this source in 1997?
    ENTER $ *<<code from Q122>>*

Q124. What I add-up the amounts you have given me, it looks like your total household income for 1997 was about $<<*Q87 + Q89 + Q91 + Q96 + Q99 + Q102 + Q105 + Q108 + Q111 + Q114 + Q117 + Q120 + Q123*>>. Is that about right?

1. Yes ---> GO TO **Q168**
2. No

Q125. Let's go back over the amounts you gave me and see where we may have missed something or written down too much.

[*verify amounts*] ---> RE-DO **Q124**, THEN ---> GO TO **Q168**

Q126. One of the main housing problems today is that costs are high compared to what people earn.

So, next, I'm going to ask you about income received by people in this household. We understand that borrowers must give information about their income to Rural Development every year, but this isn't available to us. I'm only going to ask about people in your household who are at least 14 years old. I want to assure you again that your answers will be COMPLETELY CONFIDENTIAL. As I read a list of different types of income, please tell me how much this household received from each type in 1997. Not all the types of income will make sense for your holds, but I need to ask about each one just to make sure.

The first kind of income is WAGES OR SALARY from a job. Thinking about everyone 14 years and older who lives in this household, did anyone receive any wages or salary in 1997?

        [DEFINITION: **wage and salary earnings** include tips, bonuses, overtime pay, and commissions]

1. Yes
2. No ---> GO TO **Q128**

Q127. About how much did the household receive from this kind of income in 1997, before taxes and other deductions?

ENTER $ WAGES AND SALARY: [*no decimal places*]
    [*INTWR: Convert weekly, monthly or other sum to annual figure*]

Q128. Not counting the earnings I just asked about, did anyone receive any NET INCOME FROM YOUR OWN BUSINESS OR FARM, after expenses? This could be anything from a daycare business to a small livestock farm.

    1. Yes
    2. No ---> GO TO **Q130**

Q129. How much did the household receive (from this type of income) in 1997?

    ENTER $ BUSINESS OR FARM: [*no decimal places*]

Q130. Next is PENSION OR RETIREMENT income, such as Social Security payments. (Did anyone in this household receive this kind of income in 1997?)

    1. Yes
    2. No ---> GO TO **Q132**

Q131. How much did the household receive (from this type of income) in 1997?

    ENTER $ PENSION OR RETIREMENT: [*no decimal places*]

Q132. The next is INTEREST, DIVIDEND, OR NET RENTAL INCOME, such as interest from a savings account. (Did anyone in this household receive this kind of income in 1997?)

    1. Yes
    2. No ---> GO TO **Q134**

Q133. About how much did this household receive (from this kind of income) in 1997?

    ENTER $ INTEREST: [*no decimal places*]

Q134. The next is any cash public assistance or welfare payments, sometimes called AFDC (Aid to Families with Dependent Children). (Did anyone in this household receive this kind of income in 1997?)

    1. Yes
    2. No ---> GO TO **Q136**

Q135. About how much did the household receive (from this type of income) in 1997?

ENTER $ WELFARE OR AFDC: [*no decimal places*]

Q136. Did anyone in this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

Q137. What kind of income would that have been? [*INTWR: Code R's answer into one of the categories provided. Do not read list of response choices.*]

ENTER CODE: [*see next page for list*]

Q138. How much income did this household receive from this source in 1997?

ENTER $ *<<code from Q137>>*

Q139. Did anyone in this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

Q140. What kind of income would that have been?

ENTER CODE:

Q141. How much income did the household receive from this source in 1997?

ENTER $ *<<code from Q140>>*

Q142. Did anyone in this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

OTHER INCOME CODES

Supplemental Security Income or SSI..1
[DEFINITION: SSI is assistance payments to low-income aged, blind, and disabled persons. Payments come from State or local welfare offices, the Federal government, or both.]

Public assistance or welfare payments, OTHER than AFDC or TANF...2
[DEFINITION: This category includes General Assistance, Emergency Assistance, or other types of public aid. It does NOT include Food Stamps, SSI payments, or AFDC/TANF.]

Alimony or child support payments...3

State or Federal Workers' Compensation 4

Disability insurance payments..5

Unemployment compensation..6

Strike benefits 7

Veteran's benefits...8
[DEFINITION: Any income received from the Veteran's Administration.]

Survivors' benefits 9

Other source: SPECIFY 10

Q143. What kind of income would that have been?

ENTER CODE:

Q144. How much income did the household receive from this source in 1997?

ENTER $ *<<code from Q143>>*

Q145. Did this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

Q146. What kind of income would that have been?

ENTER CODE:

Q147. How much income did the household receive from this source in 1997?

ENTER $ *<<code from Q146>>*

Q148. Did this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

Q149. What kind of income would that have been?

ENTER CODE:

Q150. How much income did the household receive from this source in 1997?

ENTER $ *<<code from Q149>>*

Q151. Did this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

Q152. What kind of income would that have been?

ENTER CODE:

Q153. How much income did the household receive from this source in 1997?

ENTER $ *<<code from Q152>>*

Q154. Did anyone in this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

Q155. What kind of income would that have been?

ENTER CODE:

Q156. How much income did the household receive from this source in 1997?

ENTER $ *<<code from Q155>>*

Q157. Did anyone in this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

Q158. What kind of income would that have been?

ENTER CODE:

Q159. How much income did the household receive from this source in 1997?

ENTER $ *<<code from Q158>>*

Q160. Did anyone in this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

Q161. What kind of income would that have been?

ENTER CODE:

Q162. How much income did the household receive from this source in 1997?

ENTER $ *<<code from Q161>>*

Q163. Did anyone in this household receive income from any other sources in 1997?

1. Yes
2. No ---> GO TO **Q168**

Q164. What kind of income would that have been?

ENTER CODE:

Q165. How much income did the household receive from this source in 1997?

ENTER $ *<<code from Q164>>*

Q166. What I add-up the amounts you have given me, it looks like your total household income for 1997 was about $*<<Q127 + Q129 + Q131 + Q133 + Q138 + Q141 + Q144 + Q147 + Q150 + Q153 + Q156 + Q159 + Q162 + Q165>>*. Is that about right?

1. Yes ---> GO TO **Q168**
2. No

Q167. Let's go back over the amounts you gave me and see where we may have missed something or written down too much.

[*verify amounts*] ---> RE-DO **Q166**, THEN ---> GO TO **Q168**

Q168. Was your total household income in 1997 HIGHER, LOWER, or ABOUT THE SAME as in 1996? [*INTWR: If asked, "about the same" means within 10 percent of what income was before, or the same as it was before anything other than cost of living changes.*]

1. Higher
2. Lower
3. About the same

Q169. Do you think your household income in 1998 will be HIGHER, LOWER, or ABOUT THE SAME as in 1997? [*INTWR: If asked, "about the same" means within 10 percent of what income was before, or the same as it was before anything other than cost of living changes.*]

1. Higher
2. Lower
3. About the same

[*If Q58=1, use **Q170**. If Q58=2, use **Q170A**.*]

Q170. Did you receive Food Stamp benefits during 1997, even for one month?

1. Yes
2. No ---> GO TO **Q173**

Q170A   Did anyone in this household receive Food Stamp benefits during 1997, even for one month?

1. Yes
2. No ---> GO TO **Q172***, if household includes people under 19 years of age*
              GO TO **Q173***, if household does NOT include people under 19 years*

Q171. What was the value of all the Food Stamp benefits received in 1997?

ENTER $ FOOD STAMP: [*no decimal places*]

[*Ask Q172 only if household includes people under 19 years of age*]

Q172. Did any children in this household receive free or reduced price lunches because they qualified for the Federal School Lunch Program?

    1. Yes
    2. No

Q173. Now, I have just a couple final questions. Are you of Hispanic or Latino origin?
        [DEFINITION: By that we mean a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.]

    1. Yes
    2. No
    D. Don't know
    R. Refused

Q174. What is your race? I'll read several categories, and you may choose one or more than one. Are you . . . [*R can select multiple options here*.]

    1. American Indian or Alaska Native
    2. Asian
    3. Black or African American (or Haitian or Negro)
    4. Native Hawaiian or other Pacific Islander
    5. White
    6. Other: SPECIFY
    D. Don't know
    R. Refused

Q175. Finally, are you a U.S. citizen?

    1. Yes
    2. No

Need text for the following terminations:

ENDR = RF = refusal

ENDM = IM = ineligible, Borrower moved (Respondent not Borrower)

ENDE = IE = ineligible, R never had RD loan

ENDP = IP = ineligible, RD mortgage paid

ENDL = IL = ineligible, RD loan refinanced

ENDC = CP = completed interview with previous RD client

END = CM = completed interview with current RD client